

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:

CLOID J. VANCISE  
MELISSA M. VANCISE  
Debtor(s)

Case No. 17-10782TPA

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/26/2017.
- 2) The plan was confirmed on 10/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 10/04/2017, 02/07/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/21/2018.
- 5) The case was dismissed on 10/11/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,537.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,660.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,660.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,167.15
Court Costs	\$0.00
Trustee Expenses & Compensation	\$204.12
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$1,371.27**

Attorney fees paid and disclosed by debtor: \$750.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAYVIEW NEPHROLOGY	Unsecured	0.00	NA	NA	0.00	0.00
BIZFI	Unsecured	7,686.00	NA	NA	0.00	0.00
COMMERCIAL ACCEPTANCE	Unsecured	473.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INCOI	Unsecured	815.00	NA	NA	0.00	0.00
DIVERSIFIED CONSULTANTS	Unsecured	605.00	NA	NA	0.00	0.00
FEDERAL LOAN SERVICING	Unsecured	1,471.00	NA	NA	0.00	0.00
FIRST DATA++	Unsecured	2,655.00	NA	NA	0.00	0.00
FIRST DATA++	Unsecured	1,041.00	NA	NA	0.00	0.00
FNB CONSUMER DISCOUNT CO	Secured	1,332.00	NA	1,400.00	348.64	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	206.00	NA	NA	0.00	0.00
MANITS FUNDING	Unsecured	5,000.00	NA	NA	0.00	0.00
MATCO TOOLS	Secured	13,341.90	7,500.00	7,500.00	282.75	398.87
MATCO TOOLS	Unsecured	0.00	5,938.50	5,938.50	0.00	0.00
NORTHWEST BANK*	Unsecured	5,205.17	4,803.10	4,803.10	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	479.24	479.24	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	85.12	85.12	0.00	0.00
PENELEC/FIRST ENERGY**	Unsecured	1,979.44	2,584.25	2,584.25	0.00	0.00
PENN CREDIT CORP	Unsecured	6,750.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	607.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	712.00	NA	NA	0.00	0.00
RENT A CENTER	Priority	NA	NA	900.00	0.00	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	83,000.00	80,567.28	0.00	2,258.47	0.00
US BANK NA - TRUSTEE RMAC TRUS	Secured	0.00	5,037.95	5,037.95	0.00	0.00
US DEPARTMENT OF EDUCATION**	Unsecured	2,296.00	4,251.41	4,251.41	0.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Unsecured	11,191.00	6,272.16	6,272.16	0.00	0.00
WIDGET FINANCIAL**	Unsecured	340.00	NA	NA	0.00	0.00
YELLOWSTONE CAPITAL LLC	Unsecured	4,350.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$2,258.47	\$0.00
Mortgage Arrearage	\$5,037.95	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,400.00	\$348.64	\$0.00
All Other Secured	\$7,500.00	\$282.75	\$398.87
<b>TOTAL SECURED:</b>	<b>\$13,937.95</b>	<b>\$2,889.86</b>	<b>\$398.87</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,379.24	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$1,379.24</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,934.54</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$1,371.27</u>
Disbursements to Creditors	<u>\$3,288.73</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,660.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/10/2018

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.